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United States Bankruptcy Court District of Puerto Rico						Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Mid PEREZ BONILLA, LUIS ALICIA	dle):		Name of Joint Debtor (Spouse) (Last, First, Middle): NUNEZ ALICEA, RAQUEL				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  LUIS A PEREZ BONILLA  LUIS RAMON PEREZ  RAMON LUIS PEREZ BONILLA		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>7230</b>	I.D. (ITIN) No./0	Complete			oc. Sec. or Individual-7 ne, state all): <b>3841</b>	Γaxpayer I.l	D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & BAIROA PARK 2E 18 ENRIQUE MORENO	& Zip Code):		Street Addre BAIROA P 2E 18 ENR	ARK	int Debtor (No. & Stre	et, City, Sta	ate & Zip Code):
CAGUAS, PR	ZIPCODE 00	725	CAGUAS,	PR			ZIPCODE 00725
County of Residence or of the Principal Place of Bus Caguas	siness:		County of Residence or of the Principal Place of Business:  Caguas				
Mailing Address of Debtor (if different from street address) PO BOX 22503 SAN JUAN, PR		Mailing Address of Joint Debtor (if different from street address): PO BOX 22503 SAN JUAN. PR		eet address):			
SAN JUAN, FR	ZIPCODE 00	931	SANJUA	III, FK			ZIPCODE 00931
Location of Principal Assets of Business Debtor (if o	lifferent from str	reet address abo	ove):			L	
							ZIPCODE
Type of Debtor		Nature of Bu			•		Code Under Which
(Form of Organization) (Check one box.)  ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  (Check one ☐ Health Care Business ☐ Single Asset Real Estate ☐ U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other		ŕ	11	Chapter 7 Chapter 9 Chapter 9 Chapter 11 Chapter 12 Chapter 13	☐ Cha Rec Mai ☐ Cha Rec		
Tax-Exempt (Check box, if a  Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code)		opplicable.) organization untates Code (the		Debts are primari debts, defined in 1 § 101(8) as "incur individual primari personal, family, o hold purpose."	ly consume 1 U.S.C. red by an ly for a		
Filing Fee (Check one box)					Chapter 11 Debtor	's	
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee  Check one b  Debtor is the court's consideration certifying that the debtor is unable to pay fee			s a small business debtor as defined in 11 U.S.C. § 101(51D).  s not a small business debtor as defined in 11 U.S.C. § 101(51D).  s aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less 343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).				
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes of credite accordance with 11 U.S.C. § 1126(b).							
Statistical/Administrative Information THIS SPACE IS			THIS SPACE IS FOR COURT USE ONLY				
Estimated Number of Creditors			001-	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets			,000,001 to	\$100,000 to \$500 i		More tha	
Estimated Liabilities		000,001 \$50 50 million \$10	,000,001 to	\$100,000 to \$500 i	0,001 \$500,000,001 million to \$1 billion	More tha	

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Voluntary Petition (This page must be completed and filed in every case)				
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)				
Location Where Filed: <b>None</b>	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If mo	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.  X /s/Roberto Figueroa Carrasquillo, Esq. 9/26/11			
	Signature of Attorney for Debtor(s)	Date		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No				
(To be completed by every individual debtor. If a joint petition is filed,  Exhibit D completed and signed by the debtor is attached and m		ch a separate Exhibit D.)		
<ul> <li>✓ Exhibit D completed and signed by the debtor is attached and made a part of this petition.</li> <li>✓ Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.</li> </ul>				
	ng the Debtor - Venue			
(Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending in t	this District.		
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
(Check all ap	Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes.)  Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord or les	sor that obtained judgment)			
(Address of la	ndlord or lessor)			
Debtor claims that under applicable nonbankruptcy law, there a the entire monetary default that gave rise to the judgment for po				
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	uring the 30-day period after the		
☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).				

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

# PEREZ BONILLA, LUIS ALICIA & NUNEZ ALICEA, RAQUEL

# **Signatures**

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ LUIS ALICIA PEREZ BONILLA

Signature of Debtor

**LUIS ALICIA PEREZ BONILLA** 

X /s/ RAQUEL NUNEZ ALICEA

Signature of Joint Debtor

**RAQUEL NUNEZ ALICEA** 

Telephone Number (If not represented by attorney)

**September 26, 2011** 

Date

## Signature of Attorney\*

X /s/ Roberto Figueroa Carrasquillo, Esq.

Signature of Attorney for Debtor(s)

Roberto Figueroa Carrasquillo, Esq. USDC 203614 R. Figueroa Carrasquillo Law Office PO Box 193677 San Juan, PR 00919-3677 (787) 744-7699 Fax: (787) 746-5294 rfigueroa@rfclawpr.com

# September 26, 2011

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Au	horized Individua	I	
Printed Name of	Authorized Indiv	idual	
Title of Authoriz	zed Individual		

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United
States Code. Certified copies of the documents required by 11 U.S.C.
8 1515 are attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

lignature o	f Foreign Repre	sentative	
Printed Na	me of Foreign R	epresentative	

### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if a	nv. of Bankrupto	cy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

# United States Bankruptcy Court District of Puerto Rico

IN	RE:	Ca	ase No	
PE	REZ BONILLA, LUIS ALICIA & NUNEZ AL		napter 13	
	DISCLOSURE OF	r(s)  COMPENSATION OF ATTORNEY FO	OR DERTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule	2016(b), I certify that I am the attorney for the above-named y, or agreed to be paid to me, for services rendered or to be re	debtor(s) and that compensation p	
	For legal services, I have agreed to accept		\$	3,000.00
	Prior to the filing of this statement I have received		\$	126.00
	Balance Due		\$	2,874.00
2.	The source of the compensation paid to me was:			
3.	The source of compensation to be paid to me is:	- ·		
4.			nd associates of my law firm.	
	✓ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement,			
	together with a list of the names of the people sha	aring in the compensation, is attached.	sociaces of my law min. 71 copy o	r the agreement,
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of the bankruptcy case, inc	luding:	
6.	b. Preparation and filing of any petition, schedules,			
		CERTIFIC ATION		
1	certify that the foregoing is a complete statement of any roceeding.	CERTIFICATION  agreement or arrangement for payment to me for representat	ion of the debtor(s) in this bankrup	otcy
_	September 26, 2011	/s/ Roberto Figueroa Carrasquillo, Esq.		
	Date	Roberto Figueroa Carrasquillo, Esq. USDC 203614 R. Figueroa Carrasquillo Law Office PO Box 193677 San Juan, PR 00919-3677 (787) 744-7699 Fax: (787) 746-5294 rfigueroa@rfclawpr.com		

# United States Bankruptcy Court District of Puerto Rico

District of 1	uer to Kico
IN RE:	Case No.
PEREZ BONILLA, LUIS ALICIA	Chapter 13
Debtor(s) <b>EXHIBIT D - INDIVIDUAL DEBTOR</b>	US STATEMENT OF COMBLIANCE
CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five stado so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to re and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filence of the five statements below and attach any documents as direct	
✓ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from the agency describing the services provide the agency no later than 14 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file the ded to you and a copy of any debt repayment plan developed through
☐ 3. I certify that I requested credit counseling services from an apprehays from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exigent states of the country of	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still ob you file your bankruptcy petition and promptly file a certificate fr of any debt management plan developed through the agency. Fai case. Any extension of the 30-day deadline can be granted only fo also be dismissed if the court is not satisfied with your reasons counseling briefing.   4. I am not required to receive a credit counseling briefing because	om the agency that provided the counseling, together with a copy dure to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]	reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect to fina	ancial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by teleph</li> <li>Active military duty in a military combat zone.</li> </ul>	impaired to the extent of being unable, after reasonable effort, to none, or through the Internet.);
5. The United States trustee or bankruptcy administrator has deterdoes not apply in this district.	mined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	above is true and correct.

Date: September 26, 2011

Signature of Debtor: /s/ LUIS ALICIA PEREZ BONILLA

Certificate Number: 00301-PR-CC-015868254



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>August 26, 2011</u>, at <u>7:07</u> o'clock <u>AM EDT</u>, <u>Luis A Perez Bonilla</u> received from <u>InCharge Debt Solutions</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Puerto Rico</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: August 26, 2011

By: /s/Guillermo Hewitt

Name: Guillermo Hewitt

Title: Certified Bankruptcy Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Date: September 26, 2011

# United States Bankruptcy Court District of Puerto Rico

District of 1	uci to Rico
IN RE:	Case No.
NUNEZ ALICEA, RAQUEL	Chapter 13
Debtor(s) <b>EXHIBIT D - INDIVIDUAL DEBTOR CREDIT COUNSELIN</b>	
Warning: You must be able to check truthfully one of the five stado so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to re and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fit one of the five statements below and attach any documents as direct	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	he opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from the agency describing the services provide the agency no later than 14 days after your bankruptcy case is filed.	he opportunities for available credit counseling and assisted me in om the agency describing the services provided to me. You must file led to you and a copy of any debt repayment plan developed through
☐ 3. I certify that I requested credit counseling services from an appr days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exige	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obyou file your bankruptcy petition and promptly file a certificate from any debt management plan developed through the agency. Fail case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons from the counseling briefing.	om the agency that provided the counseling, together with a copy lure to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because motion for determination by the court.]	e of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by of realizing and making rational decisions with respect to final	reason of mental illness or mental deficiency so as to be incapable ancial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by teleph</li> <li>Active military duty in a military combat zone.</li> </ul>	impaired to the extent of being unable, after reasonable effort, to none, or through the Internet.);
5. The United States trustee or bankruptcy administrator has deterdoes not apply in this district.	mined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	above is true and correct.
Signature of Debtor: /s/ RAQUEL NUNEZ ALICEA	

Certificate Number: 00301-PR-CC-015868255



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>August 26, 2011</u>, at <u>7:07</u> o'clock <u>AM EDT</u>, <u>RAQUEL NUNEZ ALICEA</u> received from <u>InCharge Debt Solutions</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Puerto Rico</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: August 26, 2011

By: /s/Guillermo Hewitt

Name: Guillermo Hewitt

Title: Certified Bankruptcy Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Only
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Forms
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EZ-Filing,
3-2011

B22C (Official Form 22C) (Chapter 13) (12/10)	According to the calculations required by this statement:
	☐ The applicable commitment period is 3 years.
In re: Perez Bonilla, Luis Alicia & Nunez Alicea, Raquel	▼ The applicable commitment period is 5 years.
Debtor(s)	<b>☑</b> Disposable income is determined under § 1325(b)(3).
Case Number: (If known)	$\square$ Disposable income is not determined under § 1325(b)(3).
, ,	(Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME					
	a. [	ital/filing status. Check the box that applies and of Unmarried. Complete only Column A ("Debtor Married. Complete both Column A ("Debtor Column A")				
1	the si	igures must reflect average monthly income receiving calendar months prior to filing the bankruptcy of the before the filing. If the amount of monthly income divide the six-month total by six, and enter the re	case, ending on the last day of the me varied during the six months, you	Column A Debtor's Income	Column B Spouse's Income	
2	Gros	ss wages, salary, tips, bonuses, overtime, comm	issions.	\$ 6,717.3	2 \$	
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.					
	a.	Gross receipts	\$			
	b.	Ordinary and necessary operating expenses	\$			
	c.	Business income	Subtract Line b from Line a	\$	\$	
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.  a. Gross receipts					
	b.	Ordinary and necessary operating expenses	\$		ĺ	
	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$	
5	5 Interest, dividends, and royalties.				\$	
6	6 Pension and retirement income.			\$	\$	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.			\$	\$	

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Dare (	Official Form 22C) (Chapter 13) (12/1	<b>U</b> )			_				
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:								
Ü	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse	\$		\$		\$	
9	Income from all other sources. Specific sources on a separate page. Total and emaintenance payments paid by your or separate maintenance. Do not included as a victim of of international or domestic terrorism.  a.  b.	nter on Line 9. <b>Do not inc</b> <b>spouse, but include all ot</b> ude any benefits received u	lude alim her payn inder the S	ony or separ nents of alimo Social Securit	ony y	\$		\$	
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Colum through 9 in Column B. Enter the total(		ompleted,	add Lines 2		\$	6,717.32	\$	
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B,								6,717.32
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD								
12	Enter the amount from Line 11.							\$	6,717.32
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.   \$ \$ \$					ome of paid on w, the rt of			
	b.				\$ \$				
	Total and enter on Line 13.				Ф			\$	0.00
14	Subtract Line 13 from Line 12 and en	nter the result						\$	6,717.32
15	Annualized current monthly income 12 and enter the result.		the amou	int from Line	14 by	the	number	\$	80,607.84
16	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of								
	a. Enter debtor's state of residence: Puo	erto Rico	_ b. Ente	er debtor's ho	useho	old si	ze: <b>4</b> _	\$	28,382.00
17	<b>▼</b> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment								
	period is 5 years" at the top of page 1 of this statement and continue with this statement.  Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME								

(		1 Torm 22C) (Chapter 13) (12						
18	Enter	the amount from Line 11.					\$	6,717.32
19	a.       \$         b.       \$         c.       \$							
		al and enter on Line 19.	<b>-</b>				\$	0.00
20		ent monthly income for § 132					\$	6,717.32
21		alized current monthly income denter the result.	ne for § 1325(b)(	( <b>3</b> ). Mu	ltiply the amount from Line 2	20 by the number	\$	80,607.84
22	Appli	cable median family income.	Enter the amount	from l	Line 16.		\$	28,382.00
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  ✓ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.  ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.							
		Part IV. CALCULA	TION OF DED	UCTI	ONS ALLOWED UNDE	R § 707(b)(2)		
		Subpart A: Deduc	tions under Stan	dards	of the Internal Revenue Ser	vice (IRS)		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						\$	1,377.00
24B	persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.  Persons under 65 years of age  a1. Allowance per person  b1. Number of persons  4 Persons 65 years of age or older  a2. Allowance per person  b2. Number of persons  0							
	c1.	Subtotal	240.00	c2.	Subtotal	0.00	¢	240 00

B22C (	Official Form 22C) (Chapter 13) (12/10)			r		
25A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			\$	498.00	
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, the IRS Housing and Utilities Standards; mortgage/rent expense for your conformation is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the band family size consists of the number that would currently be allowed as exent tax return, plus the number of any additional dependents whom you support the Average Monthly Payments for any debts secured by your home, as stafform Line a and enter the result in Line 25B. Do not enter an amount less	ounty and family siz kruptcy court) (The aptions on your fede t.); enter on Line b ted in Line 47; subti	te (this applicable ral income the total of			
	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$	1,152.00			
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	770.65			
	c. Net mortgage/rental expense	Subtract Line b fro	om Line a	\$	381.35	
26	Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:  26					
	<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.					
	Check the number of vehicles for which you pay the operating expenses or expenses are included as a contribution to your household expenses in Line		ting			
27A	$\square 0  \boxed{2}  \square  2 \text{ or more.}$					
	If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				278.00	
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an					

·	al Form 22C) (Chapter 13) (12/10)					
<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)						
$\checkmark$ 1 $\bigcirc$ 2 or more.						
Trans	sportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the batal of the Average Monthly Payments for any debts secured by Vehic	ankruptcy court); enter in Line b le 1, as stated in Line 47;				
a.	IRS Transportation Standards, Ownership Costs	\$ 496.00				
Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47 \$ 348.00						
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	]	148.00		
Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.						
a.	IRS Transportation Standards, Ownership Costs	\$				
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$				
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	$\left. \left. \right  \right _{\$}$			
Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.						
Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.						
Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.						
Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.						
Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in			\$	160.00		
Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.			\$	245.00		
	which than to than to the to subtract the to s	which you claim an ownership/lease expense. (You may not claim an owner than two vehicles.)  ☑1 □ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bethe total of the Average Monthly Payments for any debts secured by Vehics subtract Line b from Line a and enter the result in Line 28. Do not enter a a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47  c. Net ownership/lease expense for Vehicle 1  Local Standards: transportation ownership/lease expense; Vehicle 2. Gehecked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bethe total of the Average Monthly Payments for any debts secured by Vehics subtract Line b from Line a and enter the result in Line 29. Do not enter a a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 47  c. Net ownership/lease expense for Vehicle 2  Other Necessary Expenses: taxes. Enter the total average monthly expenfederal, state, and local taxes, other than real estate and sales taxes, such as taxes, social-security taxes, and Medicare taxes. Do not include real estate Other Necessary Expenses: involuntary deductions for employment. Edeductions that are required for your employment, such as mandatory retira and uniform costs. Do not include discretionary amounts, such as total whole life or for any other form of insurance.  Other Necessary Expenses: education for employment or for a physical child. Enter the total average monthly amount that you actually expend for employment and for education that is required for a physically or mentally whole life or for any other form of insurance.  Other Necessary Expenses: chil	which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  2 1	than two vehicles.)        2 or more.		

38	Tota	l Expenses Allowed under IRS Standards. Enter the total of Lines 24 through	gh 37.	\$	4,917.41
		Subpart B: Additional Expense Deductions under § Note: Do not include any expenses that you have listed in Li			
	expe	Ith Insurance, Disability Insurance, and Health Savings Account Expense nses in the categories set out in lines a-c below that are reasonably necessary fse, or your dependents.			
	a.	Health Insurance \$			
	b.	Disability Insurance \$			
39	c.	Health Savings Account \$			
	Total	l and enter on Line 39		\$	
	the s	ou do not actually expend this total amount, state your actual total average repace below:	nonthly expenditures in		
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an				
	elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. <b>Do not include payments listed in Line 34.</b>				
Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				\$	
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.				
43	<b>Education expenses for dependent children under 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or			Φ.	295.84
	15 1 0	asonable and necessary and not arready accounted for in the 185 Standar	us.	\$	293.04
44	Addiction of the control of the cont	itional food and clothing expense. Enter the total average monthly amount by sing expenses exceed the combined allowances for food and clothing (apparel onal Standards, not to exceed 5% of those combined allowances. (This inform v.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demons tional amount claimed is reasonable and necessary.	y which your food and and services) in the IRS ation is available at	\$	293.04
44	Addi cloth Nation www. addi Chari	itional food and clothing expense. Enter the total average monthly amount by sing expenses exceed the combined allowances for food and clothing (apparel onal Standards, not to exceed 5% of those combined allowances. (This inform v.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demons tional amount claimed is reasonable and necessary.  ritable contributions. Enter the amount reasonably necessary for you to expetitable contributions in the form of cash or financial instruments to a charitable of U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of you	y which your food and and services) in the IRS ation is available at trate that the nd each month on organization as defined		25.00

### **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. Average Does payment 47 Monthly include taxes or Name of Creditor Property Securing the Debt **Payment** insurance? **FIRST BANK** Residence \$ 770.65 ☐ yes **v** no **RELIABLE FINANCIAL SERV** Automobile (1) \$ 348.00 ☐ yes **v** no b. yes no Total: Add lines a, b and c. 1,118.65 Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents. you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 48 1/60th of the Name of Creditor Property Securing the Debt Cure Amount \$ a. \$ b. \$ Total: Add lines a, b and c. \$ Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, 49 such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. \$ 137.98 Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. \$ 550.00 Current multiplier for your district as determined under schedules issued by the Executive Office for United States 50 Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) X 8.7% Total: Multiply Lines a Average monthly administrative expense of Chapter 13 and b 47.85 \$ 51 Total Deductions for Debt Payment. Enter the total of Lines 47 through 50. 1,304.48 **Subpart D: Total Deductions from Income** 52 **Total of all deductions from income.** Enter the total of Lines 38, 46, and 51. 6,542.73

61

322C (	Official Form 22C) (Chapter 13) (12/10)					
	Part V. DETERMINATION OF DISPOSABLE INCOME UNDE	R § 1325(b)(2)				
53	<b>Total current monthly income.</b> Enter the amount from Line 20.		\$	6,717.32		
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.					
55	<b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).					
56	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the amount from Line 52.					
57	Deduction for special circumstances. If there are special circumstances that justify add for which there is no reasonable alternative, describe the special circumstances and the re in lines a-c below. If necessary, list additional entries on a separate page. Total the expertotal in Line 57. You must provide your case trustee with documentation of these expens provide a detailed explanation of the special circumstances that make such expenses necessonable.  Nature of special circumstances  a.  b.	esulting expenses uses and enter the es and you must				
	c.	\$				
	Total: Add Lines a, b, and c					
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.					
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and e	nter the result.	\$	174.59		
	Part VI. ADDITIONAL EXPENSE CLAIMS					
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this for and welfare of you and your family and that you contend should be an additional deduction income under $\$707(b)(2)(A)(ii)(I)$ . If necessary, list additional sources on a separate pagaverage monthly expense for each item. Total the expenses.	on from your currer	it mont	hly		
	Expense Description	Monthly A	mount			
60	a.	\$				
	b.	\$				
	c.	\$				
	Total: Add Lines a, b an	dc \$				
	Part VII. VERIFICATION					
	I declare under penalty of perjury that the information provided in this statement is true a both debtors must sign.)	nd correct. (If this a	joint	case,		

Date: **September 26, 2011** 

Signature: /s/ LUIS ALICIA PEREZ BONILLA

Date: **September 26, 2011** Signature: /s/ RAQUEL NUNEZ ALICEA

(Joint Debtor, if any)

(Debtor)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09) Page 2

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

# **United States Bankruptcy Court District of Puerto Rico**

IN RE:	Case No.
PEREZ BONILLA, LUIS ALICIA & NUNEZ ALICEA, RAQUEL	Chapter 13
Debtor(s)	•

	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE	
Certificate of [Non-Attorney	] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debt notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby certify that I delivered to the	debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number petition preparer is not the Social Security num principal, responsible petition bankruptcy petition (Paraira des 11 LLS)	an individual, state aber of the officer, person, or partner of preparer.)
X	(Required by 11 U.S.C sponsible person, or	. § 110.)
partner whose Social Security number is provided above.		
Certificate	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	e attached notice, as required by § 342(b) of the F	Bankruptcy Code.
PEREZ BONILLA, LUIS ALICIA & NUNEZ ALICEA, RAQUEL	X /s/ LUIS ALICIA PEREZ BONILLA	9/26/2011
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ RAQUEL NUNEZ ALICEA	9/26/2011
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# **United States Bankruptcy Court District of Puerto Rico**

IN RE:	Case No
PEREZ BONILLA, LUIS ALICIA & NUNEZ ALICEA, RAQUEL	Chapter 13
Debtor(s)	•

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 140,000.00		
B - Personal Property	Yes	3	\$ 150,998.79		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 141,945.05	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 8,279.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 224,315.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 5,922.17
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 5,622.17
	TOTAL	18	\$ 290,998.79	\$ 374,539.05	

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# United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No.
PEREZ BONILLA, LUIS ALICIA & NUNEZ ALICEA, RAQUEL  Debtor(s)	Chapter 13
STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELA	ATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested be	· · · · · · · · · · · · · · · · · · ·
Check this box if you are an individual debtor whose debts are NOT primarily consume information here.	er debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. § 159.	
Summarize the following types of liabilities, as reported in the Schedules, and total the	m.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 8,279.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 8,279.00

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 5,922.17
Average Expenses (from Schedule J, Line 18)	\$ 5,622.17
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 6,717.32

# **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 8,279.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 224,315.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 224,315.00

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Case No.	
	(If known)

Debtor(s)

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

	1			
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residential property located at Bairoa Park, 2E-18 Enrique		J	140,000.00	121,065.05
Moreno St. in Caguas, Puerto Rico. This property consists of five (5) bedrooms, three (3) bathrooms, living room, dining room, kitchen and garage.			,	,

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TOTAL 140,000.00

Case No.		

Debtor(s)

(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and		Coop A/C Oriental Account: 4754 Savings/Shares	J	0.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.		Doral Bank Account: 8818 Checks / Savings	J	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Misc. Household Goods and Furnishings	J	4,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothes and personal effects	J	600.00
7.	Furs and jewelry.		Miscellaneus used jewerly	J	40.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retire Plan	J	111,796.79
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.		Child Support	J	5,152.00
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Toyota Camry Mileage: 200,000	J	4,900.00
			2008 Toyota Highlander Mileage: 60,000	J	24,460.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			

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Case	No

Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed.	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.				
			FAL.	150,998.79

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(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects t	he	exemptions	to	which	debtor	is	entitled	under:	
(Check one box)									

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Residential property located at Bairoa Park, 2E-18 Enrique Moreno St. in Caguas, Puerto Rico. This property consists of five (5) bedrooms, three (3) bathrooms, living room, dining room, kitchen and garage.	11 USC § 522(d)(1)	18,934.95	140,000.00
SCHEDULE B - PERSONAL PROPERTY			
Doral Bank Account: 8818 Checks / Savings	11 USC § 522(d)(5)	50.00	50.00
Misc. Household Goods and Furnishings	11 USC § 522(d)(3)	4,000.00	4,000.00
Clothes and personal effects	11 USC § 522(d)(3)	600.00	600.0
Miscellaneus used jewerly	11 USC § 522(d)(4)	40.00	40.0
Retire Plan	11 USC § 522(d)(12)	111,796.79	111,796.7
Child Support	11 USC § 522(d)(10)(D)	5,152.00	5,152.00
2000 Toyota Camry Mileage: 200,000	11 USC § 522(d)(2) 11 USC § 522(d)(5)	3,320.00 1,580.00	4,900.00
2008 Toyota Highlander Mileage: 60,000	11 USC § 522(d)(2)	3,580.00	24,460.0

<sup>\*</sup> Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Debtor(s

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		(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4088		Н	Mortgage account opened 5/10				121,065.05	
FIRST BANK PO BOX 19327 SAN JUAN, PR 00910-1427			VALUE \$ <b>140,000.00</b>	-				
ACCOUNT NO. 0000		Н	Installment account opened 3/09				20,880.00	
RELIABLE FINANCIAL SERVICES PO BOX 21382 SAN JUAN, PR 00928-1382			VALUE \$ <b>24,460.00</b>					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
<b>0</b> continuation sheets attached			(Total of th	is p		e)	\$ 141,945.05	\$
			(Use only on la		Fota page		\$ 141,945.05	\$ (If applicable report

(Report also of Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

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a drug, or another substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

Debtor(s)

(If known)

Case No.

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

# **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>7230</b>		J	Tax 2008, 2009, 2010	Н					
DEPARTAMENTO DE HACIENDA PO BOX 9024140 SAN JUAN, PR 00902-4140							8,279.00	8,279.00	
ACCOUNT NO.									
ACCOUNT NO.	_								
ACCOUNT NO.									
ACCOUNT NO.	_								
ACCOUNT NO.									
Sheet no. 1 of 1 continuation sheets	044	acho d	to	20.1	tot	1			
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority	Cla	acned aims	to (Totals of th	Sub is p	tota age	ai e)	\$ 8,279.00	\$ 8,279.00	\$
			edule E. Report also on the Summary of Sch	T edu	Γota iles	al .)	\$ 8,279.00		
			last page of the completed Schedule E. If apparal Summary of Certain Liabilities and Related	olica		e,		\$ <b>8,279.00</b>	\$

Debtor(s

Case No.	
	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0005		w	Installment account opened 8/04				
AES/BRAZO USED PC PO BOX 2461 HARRISBURG, PA 17105							12,611.00
ACCOUNT NO. <b>0004</b>		w	Installment account opened 8/04				,
AES/BRAZO USED PC PO BOX 2461 HARRISBURG, PA 17105							9,009.00
ACCOUNT NO. <b>0003</b>		w	Installment account opened 2/04				,
AES/BRAZO USED PC PO BOX 2461 HARRISBURG, PA 17105							6,269.00
ACCOUNT NO. <b>0002</b>		w	Installment account opened 2/04				0,200.00
AES/BRAZO USED PC PO BOX 2461 HARRISBURG, PA 17105							
				Ш	Ш	Ц	4,504.00
4 continuation sheets attached			(Total of th	Sub is p			\$ 32,393.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and if applicable, on the St	als		n	

Summary of Certain Liabilities and Related Data.)

	T T	
Case	NO	

(If known)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0001		w	Installment account opened 2/03	П			
AES/SLM ECF PO BOX 2461 HARRISBURG, PA 17101			·				3,298.00
ACCOUNT NO. 0011		w	Installment account opened 11/06	П			
AES/USEFG ELT BONY PO BOX 2461 HARRISBURG, PA 17105							6,413.00
ACCOUNT NO. <b>0010</b>		w	Installment account opened 8/06	Н		H	0,410.00
AES/USEFG ELT BONY PO BOX 2461 HARRISBURG, PA 17105							6,019.00
ACCOUNT NO. <b>0006</b>		w	Installment account opened 8/05	Ħ		П	-,,
AES/USEFG ELT BONY PO BOX 2461 HARRISBURG, PA 17105	•		·				5,830.00
ACCOUNT NO. 0009	<u> </u>	W	Installment account opened 6/06	H			3,030.00
AES/USEFG ELT BONY PO BOX 2461 HARRISBURG, PA 17105	-		motalliment account opened stoc				4,562.00
ACCOUNT NO. 0007		w	Installment account opened 2/06	Н		H	4,502.00
AES/USEFG ELT BONY PO BOX 2461 HARRISBURG, PA 17105	1						
	-	161	In a fall war of a second and a fall of the fall of th	$\vdash$		$\sqcup$	1,590.00
ACCOUNT NO. 0008	1	W	Installment account opened 2/06				
AES/USEFG ELT BONY PO BOX 2461 HARRISBURG, PA 17105							1,590.00
Sheet no. <u>1</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			[ (Total of the	Sub		- 1	\$ 29,302.00
o a grand a sample and a sample a sampl			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T t als	ota o o tica	al n	\$

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			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0753		Н	Revolving account opened 7/03				
AMERICAN EXPRESS PO BOX 47455 JACKSONVILLE, FL 32247-7455							3,415.00
ACCOUNT NO. 1063		w	Revolving account opened 7/03				
AMERICAN EXPRESS PO BOX 360001 FORT LAUDERDALE, FL 33336-0001	-						3,415.00
ACCOUNT NO. 7713		w	Revolving account opened 2/03				2,
AMERICAN EXPRESS PO BOX 360001 FORT LAUDERDALE, FL 33336-0001							2,207.00
ACCOUNT NO. <b>7633</b>		Н	Revolving account opened 2/03				
AMERICAN EXPRESS PO BOX 360002 FORT LAUDERDALE, FL 33336-0002	-						2,207.00
ACCOUNT NO. 4095		Н	Installment account opened 4/08	$\vdash$			2,207.00
BANCO POPULAR DE PR PO BOX 363228 SAN JUAN, PR 00936-3228			<b>F</b>				12,033.00
ACCOUNT NO. 0001		Н	Installment account opened 4/08				12,033.00
BANCO POPULAR DE PR PO BOX 70100 SAN JUAN, PR 00936-8100			, , , , , , , , , , , , , , , , , , ,				44 000 00
ACCOUNT NO 6619	-	Н	Revolving account opened 4/08	$\vdash$	-	-	11,368.00
ACCOUNT NO. 6618  BANCO POPULAR DE PR PO BOX 70100 SAN JUAN, PR 00936-8100		П	nevolving account opened 4/00				2,260.00
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Sub nis p			\$ 36,905.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tic	n al	\$

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		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3110		Н	Revolving account opened 11/06	T			
BANK OF AMERICA PO BOX 53132 PHOENIX, AZ 85072-3132	_						24,390.00
ACCOUNT NO. <b>4590</b>		Н	Installment account opened 5/11				,
CITIFINANCIAL 300 SAINT PAUL BALTIMORE, MD 21202	-		<b>F</b>				3,463.00
ACCOUNT NO. 0003		Н	Installment account opened 11/09				0,400.00
COOP A/C ORIENTAL PO BOX 876 HUMACAO, PR 00792-0876							31,721.00
ACCOUNT NO. <b>0005</b>		Н	Installment account opened 7/10	$\vdash$			01,721100
COOP A/C ORIENTAL PO BOX 876 HUMACAO, PR 00792-0876			·				
			D 1:			$\vdash$	4,029.00
ACCOUNT NO. 0009  COOP A/C ORIENTAL  PO BOX 876  HUMACAO, PR 00792-0876		Н	Revolving account opened 8/02				965.00
ACCOUNT NO. 4800		Н	Revolving account opened 6/07	$\vdash$		Н	303.00
COOP A/C ORIENTAL PO BOX 876 HUMACAO, PR 00792-0876							15,203.00
ACCOUNT NO. <b>r24a</b>	H	W		H		H	15,203.00
INTER AMERIC PO BOX 363255 SAN JUAN, PR 00936							
Share 2 of A street to the street					L	Ц	400.00
Sheet no3 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	e)	\$ 80,171.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1466		w	Revolving account opened 1/02	T		Н	
JC PENNEY PO BOX 364788 SAN JUAN, PR 00936-4788							1,456.00
ACCOUNT NO. 2013		w	Open account opened 12/10				,
NCO FINANCIAL SRVS INC DEUTSCHE BANK 5626 FRANTZ RD DUBLIN, OH 43017	-						27,405.00
ACCOUNT NO. <b>5393</b>	T	J	Revolving account opened 10/80	T		Н	,
SEARS PO BOX 6189 SIOUX FALLS, SD 57117							5,435.00
ACCOUNT NO. <b>0010</b>		w	Installment account opened 10/01	t			-,
US DEPT OF EDU PO BOX 4222 LOWA CITY, IA 52244			•				5,559.00
ACCOUNT NO. 8412		w	Installment account opened 3/11	$\vdash$		Н	3,333.00
US DEPT OF EDUCATION PO BOX 5609 GREENVILLE, TX 75403							5,689.00
ACCOUNT NO.							3,003.00
ACCOUNT NO.							
							ı
Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th			e)	\$ 45,544.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n al	\$ 224,315.00

ALICEA, RAQUEL Case No.

Debtor(s

(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

ALICEA, RAQUEL	Case No.	
, )		

Debtor(s

(If known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Married		RELATIONSHIP(S): Step Daughter Daughter				AGE(S): 14 3	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Attorney Sociedad Par 23 years Box 21490 San Juan, PR		nemployed				
INCOME: (Estima	ate of average of	r projected monthly income at time case filed	)		DEBTOR	9	SPOUSE
		lary, and commissions (prorate if not paid mo		\$	6,333.34		n ocsi
2. Estimated month		(F	, , , ,	\$		\$	
3. SUBTOTAL				\$	6,333.34	\$	0.00
4. LESS PAYROL	L DEDUCTION	NS					
a. Payroll taxes a	nd Social Secur	ity		\$	791.16	\$	
b. Insurance				\$		\$	
c. Union dues	. Union			\$		\$	
d. Other (specify)	) <u>Union</u>			\$ — \$		\$ \$	
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$	886.17		0.00
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	5,447.17	\$	0.00
		of business or profession or farm (attach deta	iled statement)	\$		\$	
8. Income from real property 9. Interest and dividends			\$		\$		
		ort payments payable to the debtor for the deb	otor's use or	Ψ		Ψ	
that of dependents 11. Social Security	listed above			\$		\$	240.00
		ment ussistance		\$		\$	
				\$		\$	
12. Pension or retir				\$		\$	
(Specify) Christr		818.54/12		\$	235.00	\$	
				\$		\$	
				\$		\$	
14. SUBTOTAL C	OF LINES 7 TH	IROUGH 13		\$	235.00	\$	240.00
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14	4)	\$	5,682.17	\$	240.00
		ONTHLY INCOME: (Combine column total reported on line 15)	ls from line 15;		\$also on Summary of Sch		
					al Summary of Certain L		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Yes, debtor will increase her/his income in month 12.** 

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Case N
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Debtor(s)

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deptor form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No _✓	\$ <b>770.65</b>
b. Is property insurance included? Yes No No	
a. Electricity and heating fuel	\$ 265.52
b. Water and sewer	\$ 56.00
c. Telephone	\$
d. Other See Schedule Attached	\$ 333.00
	\$
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$ 700.00 \$ 120.00
<ul><li>5. Clothing</li><li>6. Laundry and dry cleaning</li></ul>	\$ 65.00
7. Medical and dental expenses	\$ <u>09.00</u> \$ 160.00
8. Transportation (not including car payments)	\$
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 100.00
10. Charitable contributions	\$ <b>25.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life c. Health	\$
d. Auto	\$ 40.00
e. Other	\$\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify)	\$
(~F	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <b>464.00</b>
b. Other	\$
14 AP	\$
<ul><li>14. Alimony, maintenance, and support paid to others</li><li>15. Payments for support of additional dependents not living at your home</li></ul>	\$433.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other See Schedule Attached	\$ 1,990.00
	\$
	\$
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$5,622.17
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing one NONE	of this document:

# 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$_	5,922.17
b. Average monthly expenses from Line 18 above	\$_	5,622.17
c. Monthly net income (a. minus b.)	\$_	300.00

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 1

88.00 45.00 200.00
702.00 308.00 360.00 50.00 45.00 140.00 75.00 100.00 40.00 120.00 50.00

Signature:

Case No.

(If known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **20** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: September 26, 2011 Signature: /s/ LUIS ALICIA PEREZ BONILLA Debtor **LUIS ALICIA PEREZ BONILLA** Date: September 26, 2011 Signature: /s/ RAQUEL NUNEZ ALICEA (Joint Debtor, if any) RAQUEL NUNEZ ALICEA [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

# **United States Bankruptcy Court District of Puerto Rico**

IN RE:	Case No.
PEREZ BONILLA, LUIS ALICIA & NUNEZ ALICEA, RAQUEL	Chapter <u>13</u>
Debtor(s)	
STATEMENT OF FINANCIA	AL AFFAIRS
This statement is to be completed by every debtor. Spouses filing a joint petition may is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must further is filed, unless the spouses are separated and a joint petition is not filed. An individual farmer, or self-employed professional, should provide the information requested on this spersonal affairs. To indicate payments, transfers and the like to minor children, state the or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the clause Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in 25. If the answer to an applicable question is "None," mark the box labeled "None use and attach a separate sheet properly identified with the case name, case number (if	arnish information for both spouses whether or not a joint petition I debtor engaged in business as a sole proprietor, partner, family statement concerning all such activities as well as the individual's he child's initials and the name and address of the child's parent child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). In business, as defined below, also must complete Questions 19 - i.e." If additional space is needed for the answer to any question,
DEFINITIONS	
"In business." A debtor is "in business" for the purpose of this form if the debtor is a comporate debtor is an officer, director, managing executive, or owner of 5 percent or more of the voting or partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An inform if the debtor engages in a trade, business, or other activity, other than as an employed "Insider." The term "insider" includes but is not limited to: relatives of the debtor; go which the debtor is an officer, director, or person in control; officers, directors, and any a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates.	receding the filing of this bankruptcy case, any of the following: requity securities of a corporation; a partner, other than a limited adividual debtor also may be "in business" for the purpose of this ee, to supplement income from the debtor's primary employment. general partners of the debtor and their relatives; corporations of y owner of 5 percent or more of the voting or equity securities of
None State the gross amount of income the debtor has received from employment, trincluding part-time activities either as an employee or in independent trade or by case was commenced. State also the gross amounts received during the <b>two y</b> maintains, or has maintained, financial records on the basis of a fiscal rather the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, under chapter 12 or chapter 13 must state income of both spouses whether or no joint petition is not filed.)  AMOUNT SOURCE  87,155.00 2009 Income from Employment  76,833.00 2010 Income from Employment  62,022.00 2011 Income from Employment YTD	ousiness, from the beginning of this calendar year to the date this years immediately preceding this calendar year. (A debtor that than a calendar year may report fiscal year income. Identify the state income for each spouse separately. (Married debtors filing
2. Income other than from employment or operation of business	
None State the amount of income received by the debtor other than from employment, <b>two years</b> immediately preceding the commencement of this case. Give particles separately. (Married debtors filing under chapter 12 or chapter 13 must state incommencements)	culars. If a joint petition is filed, state income for each spouse

# 3. Payments to creditors

Complete a. or b., as appropriate, and c.

AMOUNT SOURCE

the spouses are separated and a joint petition is not filed.)

2,880.00 2009 Income from Child Support@

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None	b. Debtor whose debts are not primarily consumer depreceding the commencement of the case unless the a \$5,850.* If the debtor is an individual, indicate with a obligation or as part of an alternative repayment schedulebtors filing under chapter 12 or chapter 13 must incis filed, unless the spouses are separated and a joint per spouse.	aggregate value of all property that constinuing asterisk (*) any payments that were madule under a plan by an approved nonprofit blude payments and other transfers by either	itutes or is affected by such transfer is less that le to a creditor on account of a domestic suppor- oudgeting and credit counseling agency. (Married
	* Amount subject to adjustment on 4/01/13, and every	three years thereafter with respect to case	es commenced on or after the date of adjustment
None	c. All debtors: List all payments made within <b>one yea</b> who are or were insiders. (Married debtors filing unde a joint petition is filed, unless the spouses are separate	r chapter 12 or chapter 13 must include pa	
4. Sui	its and administrative proceedings, executions, garn	ishments and attachments	
None	a. List all suits and administrative proceedings to who bankruptcy case. (Married debtors filing under chapter not a joint petition is filed, unless the spouses are separately support to the spouse su	r 12 or chapter 13 must include informati	
None	b. Describe all property that has been attached, garnish the commencement of this case. (Married debtors filin or both spouses whether or not a joint petition is filed	ng under chapter 12 or chapter 13 must in	clude information concerning property of eithe
5. Re	possessions, foreclosures and returns		
None	List all property that has been repossessed by a creditor the seller, within <b>one year</b> immediately preceding the include information concerning property of either or be joint petition is not filed.)	commencement of this case. (Married de	btors filing under chapter 12 or chapter 13 mus
6. As	signments and receiverships		
None	a. Describe any assignment of property for the benefit (Married debtors filing under chapter 12 or chapter 13 runless the spouses are separated and joint petition is r	nust include any assignment by either or be	
None	b. List all property which has been in the hands of a commencement of this case. (Married debtors filing un spouses whether or not a joint petition is filed, unless	der chapter 12 or chapter 13 must include	information concerning property of either or both
7. Gif	fts		
None	List all gifts or charitable contributions made within or gifts to family members aggregating less than \$200 in va- per recipient. (Married debtors filing under chapter 12 a joint petition is filed, unless the spouses are separate	value per individual family member and ch or chapter 13 must include gifts or contri	aritable contributions aggregating less than \$100
8. Lo	sses		
None	List all losses from fire, theft, other casualty or gamb <b>commencement of this case</b> . (Married debtors filing to a joint petition is filed, unless the spouses are separate	inder chapter 12 or chapter 13 must include	
9. Pa	yments related to debt counseling or bankruptcy		
None	List all payments made or property transferred by or or consolidation, relief under bankruptcy law or preparat of this case.		
	E AND ADDRESS OF PAYEE erto Figueroa Carrasquillo, Esq.	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 8/26/2011	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 126.00

PO Box 186 Caguas, PR 00726-0186 In Charge Education By Internet,

8/26/2011 30.00

CIN Legal Data Services 4540 Honeywell Ct.

Dayton, OH 45424		
10. Other transfers		
absolutely or as security within <b>two years</b> in	nmediately preceding the commenceme	e business or financial affairs of the debtor, transferred either ent of this case. (Married debtors filing under chapter 12 or etition is filed, unless the spouses are separated and a joint
NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR Omar Perez Figueroa Bairoa Park 2E 18 Enrique Moreno St. Caguas, PR 00725 Son	DATE <b>August, 2011</b>	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED 1995 Nissan Pathfinder Value Received: 0.00
None b. List all property transferred by the debtor w device of which the debtor is a beneficiary.	rithin <b>ten years</b> immediately preceding the	he commencement of this case to a self-settled trust or similar
11. Closed financial accounts		
transferred within <b>one year</b> immediately pr	eceding the commencement of this car	benefit of the debtor which were closed, sold, or otherwise se. Include checking, savings, or other financial accounts, as, credit unions, pension funds, cooperatives, associations.

NAME AND ADDRESS OF INSTITUTION Coop De Seguros De Vida PO Box 363428 San Juan, PR 00936-3428

petition is not filed.)

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE **IRA** 

brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint

> OR CLOSING Amount: \$4,320.73

Account: 4337

Date of closing: February, 2011

AMOUNT AND DATE OF SALE

### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Maritza Miranda Lopez

PO Box 364426 San Juan, PR 00936 DESCRIPTION AND VALUE OF PROPERTY

Lot of land Value: \$1,000. LOCATION OF PROPERTY Sunn Lakes Est Sec 8 **PB 8-PG 68** Lot 18 Blk. 56, Fl.

### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 26, 2011	Signature /s/ LUIS ALICIA PEREZ BONILLA	
	of Debtor	LUIS ALICIA PEREZ BONILLA
Date: September 26, 2011	Signature /s/ RAQUEL NUNEZ ALICEA	
	of Joint Debtor	RAQUEL NUNEZ ALICEA
	(if any)	

**0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

# United States Bankruptcy Court District of Puerto Rico

IN RE:		Case No
PEREZ BONILLA, LUIS ALICIA & NUN	IEZ ALICEA, RAQUEL	Chapter 13
	Debtor(s)	
	VERIFICATION OF CREDITOR MAT	RIX
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing credite	ors is true to the best of my(our) knowledge.
Date: September 26, 2011	Signature: /s/ LUIS ALICIA PEREZ BONILLA	
	LUIS ALICIA PEREZ BONILLA	Debtor
Date: September 26, 2011	Signature: /s/ RAQUEL NUNEZ ALICEA	
	RAQUEL NUNEZ ALICEA	Joint Debtor, if any

PEREZ BONILLA, LUIS ALICIA PO BOX 22503 SAN JUAN, PR 00931 BANCO POPULAR DE PR PO BOX 363228 SAN JUAN, PR 00936-3228 SEARS PO BOX 6189 SIOUX FALLS, SD 57117

NUNEZ ALICEA, RAQUEL PO BOX 22503 SAN JUAN, PR 00931 BANK OF AMERICA PO BOX 53132 PHOENIX, AZ 85072-3132 US DEPT OF EDU PO BOX 4222 LOWA CITY, IA 52244

R. Figueroa Carrasquillo Law Office PO Box 193677 San Juan, PR 00919-3677 CITIFINANCIAL 300 SAINT PAUL BALTIMORE, MD 21202

US DEPT OF EDUCATION PO BOX 5609 GREENVILLE, TX 75403

AES/BRAZO USED PC PO BOX 2461 HARRISBURG, PA 17105 COOP A/C ORIENTAL PO BOX 876 HUMACAO, PR 00792-0876

AES/SLM ECF PO BOX 2461 HARRISBURG, PA 17101 DEPARTAMENTO DE HACIENDA PO BOX 9024140 SAN JUAN, PR 00902-4140

AES/USEFG ELT BONY PO BOX 2461 HARRISBURG, PA 17105 FIRST BANK PO BOX 19327 SAN JUAN, PR 00910-1427

AMERICAN EXPRESS PO BOX 47455 JACKSONVILLE, FL 32247-7455 INTER AMERIC PO BOX 363255 SAN JUAN, PR 00936

AMERICAN EXPRESS PO BOX 360001 FORT LAUDERDALE, FL 33336-0001 JC PENNEY PO BOX 364788 SAN JUAN, PR 00936-4788

AMERICAN EXPRESS PO BOX 360002 FORT LAUDERDALE, FL 33336-0002 NCO FINANCIAL SRVS INC DEUTSCHE BANK 5626 FRANTZ RD DUBLIN, OH 43017

BANCO POPULAR DE PR PO BOX 70100 SAN JUAN, PR 00936-8100 RELIABLE FINANCIAL SERVICES PO BOX 21382 SAN JUAN, PR 00928-1382